



With Christmas just around the corner my thoughts turn gratefully to those who have made this past year such a successful one. I would like to take this opportunity to express our deepest thanks for your tremendous support over the past 12 months. In this difficult regulatory environment, it has not always been easy but I believe we can overcome all the challenges we face as long as we face them together.

Christmas reminds us we are not alone but we are a part of something bigger than ourselves which helps us, encourages us and sustains us. It is truly a special time of year for remembering family and friends, of course, but also for remembering others in the world. So at this Christmas season, I want to take the opportunity to send my hopes and prayers for peace on Earth and goodwill to all mankind to our family and friends and also to those people who make possible our professional achievements and our agency goals.

Myself and also the staff of the Mississippi Insurance Department wish you and your family a Merry Christmas and a Happy New Year and I hope the New Year brings you much joy and prosperity.

*Mike Chaney*